



Benefits Newsletter

Active Employee Edition

October 2015

2016 Open Enrollment November 3rd —20th (Except November 11th)

It's Open Enrollment Time

Open Enrollment has arrived for eligible employees of the City of Baton Rouge Parish of East Baton Rouge. Open Enrollment is the time of year when employees are able to evaluate current benefit options and make changes. The City-Parish will maintain the existing high level of benefits we have traditionally offered. Changes will be effective January 1, 2016.

Complete Benefit Alliance (CBA) will administer our Open Enrollment. Open Enrollment begins Tuesday, November 3rd and ends Friday, November 20th with the exception of Wednesday, November 11th, which is a holiday. See the attached Open Enrollment schedule for the dates, times, and locations to meet with an enroller.

If you have questions about any of the insurance plans, call Human Resources Payroll and Benefits at 225-389-3134. Human Resources Payroll and Benefits determines eligibility. If you do not qualify for a benefit we will notify you and explain your options.

Rates

No employee/retiree rate changes for Health Insurance in 2016. Please be advised that the necessary increase in employee/retiree rates for 2016 will be absorbed through the health insurance reserve. Therefore, please plan for a possible double digit employee/retiree rate increase in 2017. No rate changes for Dental or Vision insurance for the 2016 plan year.

See the attached 2016 insurance rates.

Health Savings Account (HSA)

by Bancorp

If you are eligible for Medicare and an active employee, you are not eligible to participate in the Health Savings Account (HSA).

- ◊ Subject to credit approval.
- ◊ The HSA limits for 2016 to:
 - ◊ \$3,350—single
 - ◊ \$6,750—family **CHANGE!**
- ◊ There is a catch up contributions option for individuals age 55 or older. You can contribute up to an additional \$1,000.

What do I need to add a dependent to my insurance?

Well, let me tell you. You will need documentation. A copy of your marriage license and social security number to add your spouse,; to add children you need a copy of their birth certification and social security number.

What if I do not have this information at the time I meet with an enroller?

You will not be able to add dependents at that time. You will have to come back with the appropriate documents and meet with an enroller.

Review Open Enrollment Election Form before signing.

ALL CHANGES ARE FINAL!!!

Benefit Summary

Medical Insurance

by Blue Cross Blue Shield of Louisiana

HMO

This Plan is a straight HMO Plan. This Plan only pays benefits when services are obtained by a Provider who is in the HMOLA Network. This Plan has copays, coinsurance, and a deductible, which are all applied to the out of pocket maximum.

POS

This Plan is a nationwide comprehensive group health plan with benefits. This Plan has copays, coinsurance, and a deductible, which are all applied to the out of pocket maximum. The deductible must be met before a copayment or coinsurances applies when seeking treatment from a network provider.

HDHP

This is a nationwide high deductible health plan. This high deductible coverage may be used in conjunction with a Health Savings Account (HSA). Once the deductible amount has been met all covered services are paid at 100%.

Flexible Spending Account by Ameriflex

If you wish to participate in the Flexible Spending Accounts (FSA) in 2016, **you must reenroll for the new plan year.**

Your current FSA will not rollover to 2016.

- ◊ Part-time rehired retirees are not eligible to participate in the Flexible Spending Account.
- ◊ The FSA limit will remain the same
 - ◊ **\$1,250—single**
 - ◊ **\$2,500—family.**
- ◊ The Dependent Care contribution limit will remain the same.
- ◊ **The funds on this card do not carry over from year to year. This is a use it or lose it card.**

Optional Life Insurance and Critical Illness by MetLife

Optional Life Insurance

Additional life insurance for yourself, your spouse, and eligible dependents.

Critical Illness

If you are enrolled for Critical Illness, the coverage pays a lump-sum benefit if you experience one of the covered conditions within three distinct categories.

Healthy Lives

Healthy Lives, offered by OLOL, is a wellness program to help employees enrolled in the City-Parish medical insurance improve their health and well-being.

Dental Insurance by Always Care

Silver

Members may only use participating providers.

Platinum

Choose any dentist; however, you may select a participating Provider for discounted fees and no balance billing. Deductible is \$50 per year with a max of 3 per family and benefit year max of \$1500 for class A, B, & C.

Vision Insurance by Davis Vision

Your vision plan helps you care for your eyes while saving money by offering eye examinations, eyeglasses, and contact lenses with copayments.

Voluntary Disability and Universal Life Insurance by Allstate

Voluntary Disability

The Short Term Disability coverage provides a monthly cash benefit for disabilities due to non-occupational sickness or injury.

Universal Life

The Universal Life product is a flexible premium adjusted life insurance plan, designed with a focus on death benefit amount.

Accident and Cancer by Transamerica

Accident
A group voluntary off-the-job accident only insurance policy.

Cancer

Cancer-only Insurance is flexible designed to provide you and your eligible family members with benefits for costs associated with cancer treatment.

Special points of interest:

- ◊ Double covering a dependent is not allowed.
- ◊ Keep your address and phone number current with Human Resources.
- ◊ **Review your paycheck stub to make sure your deductions are correct.**
- ◊ Keep your life insurance and retirement beneficiary current.

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Family Status Changes - Qualifying Events

The only time you may change your insurance is during the **annual Open Enrollment period**, unless you have a life event or family status change as defined by the IRS. It is your responsibility to report any life changes (Qualifying Events) **within 30 days** of the family status change (marriage, divorce, birth, adoption, death, etc). If you do not make these changes within 30 days of the Qualifying Event, your right to make changes is lost. You must come to Human Resources Payroll and Benefits to make this change with the necessary documents (see chart). If you have any questions you can contact us at 225-389-3134.

Qualifying Event	Required Documentation
Marriage	Marriage License
Divorce	Official Signed Divorce Decree
Birth	Birth Certificate or Hospital Certificate
Adoption, Custody of Child	Adoption Papers, Final Signed Court Decree
Overage Dependent	No documentation required
Change in Spouse's Employment Status	Letter from Spouse's previous employer stating the type of coverage and who was covered.

Insurance Vesting Plan

The Insurance Vesting Plan determines an employee's premium for health and dental insurance as a retiree. A retiree's premium will be based upon the total "actual" years worked for the City-Parish. Employees covered under health and/or dental insurance as of January 1, 2003 are "grandfathered" and not subject to this plan. Employees with 20 or more years of service are not subject to the Insurance Vesting Plan.

Moving out of the Baton Rouge Area?

Contact Payroll & Benefits at 225-389-3134 if you and/or your dependent moves out of the Baton Rouge area and have HMO medical coverage.

DIVORCED SPOUSE MUST BE DROPPED !!!

A divorced spouse must be dropped at the end of the month in which the divorce is final. The employee must come to Payroll and Benefits with a copy of the divorce decree signed by the Judge **within 30 days** of the divorce being final. If an employee fails to drop a spouse, the employee will be responsible for any claims incurred and paid by the health plan. The spouse could also lose COBRA rights to the health insurance. Failure to do so can also result in you paying the incorrect premium without the opportunity to receive a refund.

Rehired Retirees

- ◊ Part-time rehired retirees currently working for the City-Parish are **not eligible** for the following benefits:
 - ◊ Flexible Spending Account (FSA)
 - ◊ MetLife Optional Life
 - ◊ Universal Life
 - ◊ Short Term Disability
- ◊ Blue Cross Blue Shield of Louisiana will be the primary insurance for any rehired retiree and/or spouse who is Medicare eligible and the premium discount does not apply.

Close to Retirement?

- ◊ You must be enrolled in Medical and/or Dental insurance 12 months prior to retirement in order to keep the insurance as a retiree.
- ◊ Once you or your spouse are Medicare eligible you **must** provide a copy of your Medicare card to Human Resources.
- ◊ As a retiree you **must** enroll in Medicare Part B if you are eligible for Medicare Part A.

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Contact Information



**BlueCross BlueShield
of Louisiana**

An Independent licensee of the Blue Cross and Blue Shield Association.

Phone: (225) 293-2583

(888) 224-2583

Fax: (225) 297-2727

Website: www.bcbsla.com

Email questions: help@bcbsla.com

Express Scripts

Phone: (800) 451-6245

Website: www.express-scripts.com

Davis Vision

Phone: (800) 999-5431

Client Code: 2337

Fax: (800) 783-9046

www.davisvision.com



Phone: (225) 926-2888 Ext 2013

(888) 729-5433

www.alwaysdental.com

Allstate

Phone: (800) 521-3535

www.allstatebenefits.com

MassMutual

Retirement Advisors

(225) 681-0457

Jeanne Badeaux-Carline

Bancorp

Health Savings Account

Phone: (866) 546-9510

Fax: (302) 385-5121

Website: www.mysmartsaver.com

Email questions:

mysmartsaver@thebancorp.com



TRANSAMERICA
Employee Benefits

Phone: (888) 763-7474

www.transamericaemployeebenefits.com



Phone: (855) 426-4325

www.knowyournumber.com/EBRCP.html

Retirement Information

City Parish Employees' Retirement
(CPERS) (225) 389-3272

Municipal Police Employees' Retirement
(MPERS) (225) 929-7411

HIDALGO

**Employee Assistance Program
(EAP)**

Phone: (225) 927-0160

(800) 448-4470

www.healthassociatesllc.com



Phone: (800) 438-6388

Website: www.metlife.com

EBR Group #: 143258

Hyatt Legal: (800) 821-6400

Complete Benefit Alliance (CBA)

Phone: (877) 819-9436

Nationwide

Retirement Solutions

(877) 677-3678 Ext 48774
Leigh Donohue

Website: www.nrsforu.com

AmeriFlex Flexible Spending

Phone: (888) 868-3539

Fax: (609) 257-0134

Website: www.Flex125.com

AmeriFlex (AFC) Portal Mobile App!

Key features of the app include:

- View account balance information
- View recent transactions
- Submit claims for reimbursement
- Take a photo of your EOB/ receipt
- View email alerts
- Complete substantiation requests



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